



Atty. Docket: 24124.000172

#6
JUL
08/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

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Joseph GIORDANO et al.

)

Application No.: 10/083,249

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Art Unit: 2165

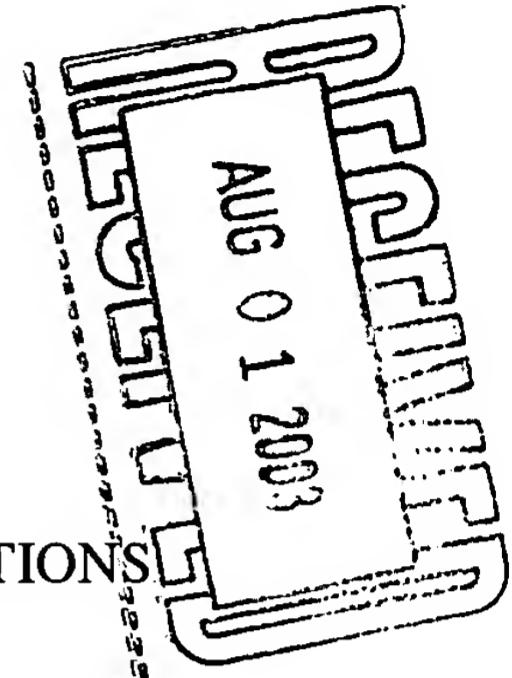
Filed: February 27, 2002

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Examiner: Unassigned

)

For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS



INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

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In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A . Copies of the references listed are also enclosed.

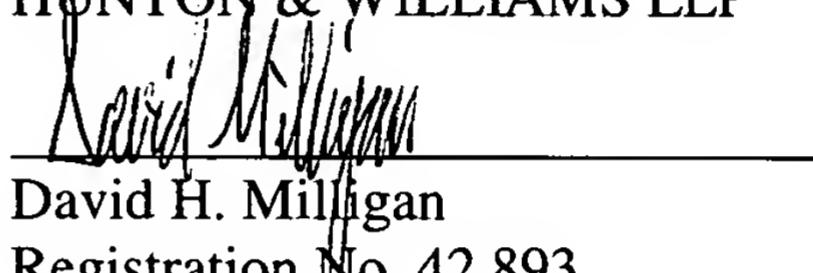
Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Date: July 24, 2003

By:

Respectfully submitted,
HUNTON & WILLIAMS LLP

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DHM/sdw



PTO/SB/08A (10/01) (modified)

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

Application Number	10/083,249
Filing Date	February 27, 2002
First Named Inventor	Joseph GIORDANO et al.
Art Unit	2165
Examiner Name	Unassigned
Attorney Docket Number	24124.000172

Sheet

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of

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Attorney Docket Number

24124 000172

U.S. PATENT DOCUMENTS

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NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	2.	PCT-International Search Report dated 04/24/03 for Application No. PCT/US02/21876, filed 02/27/02	X	
	3.	SNOW, C. MATTHEW, "Mobile uses IT to speed past competition," Cutting Edge, Business Advantage, Datamation, Oct. 1997, Vol. 43, No. 10, pp. 14-15	X	

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.